

EXHIBIT “4”

03 *** 132214908-004 ***

P.O. Box 2000

Chester, PA 19022

YOUR TRANSUNION FILE NUMBER: 4908

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DATE THIS REPORT PRINTED: 01/12/2005

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER: XXX-XX-2357

BIRTH DATE: /1958

YOU HAVE BEEN IN OUR FILES SINCE: 06/1994

PHONE:

AKA: OFASHAKIN, JANET

CONSUMER REPORT FOR:

FASHAKIN, JANET, O
10522 JAMAICA AV
RICHMOND HILL, NY 11418

FORMER ADDRESSES REPORTED:

17728 105TH AV, JAMAICA, NY 11433
8433 122ND ST 2, KEW GARDENS, NY 11415

EMPLOYMENT DATA REPORTED:

LAW OFFICES JANET FASHAKIN
DATE REPORTED: 07/2002

JAMAICA HOSPITAL
POSITION: NURSING
DATE REPORTED: 05/1999

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
RISK MANAGEMENT ALTERNAT	# 1353	VERIFIED, NO CHANGE

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MED1' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE.

ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

REPORT ON FASHAKIN, JANET, O
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<LECTION RECORD<

SK MANAGEMENT ALTERNAT PH#: (800) 735-5444
 2675 BRECKINRIDGE BLVD, DULUTH, GA 30096

ACCT# 8353 OPEN ACCOUNT
 >PLACED FOR COLLECTION< COLLECTION AGENCY/ATTORNEY
 UPDATED 09/2004 BALANCE: \$339 INDIVIDUAL ACCOUNT
 PLACED 07/2004 MOST OWED: \$339 NEXTEL COMMUNICATIONS
 >PAST DUE: \$339<
 >STATUS AS OF 09/2004: COLLECTION ACCOUNT<

CHASE HOME FINANCE LLC PH#: (800) 848-9136
 3415 VISION DR, COLUMBUS, OH 43219

ACCT# 16653 REVOLVING ACCOUNT
 HOME EQUITY LOAN
 UPDATED 11/2004 BALANCE: \$50585 INDIVIDUAL ACCOUNT
 OPENED 02/2004 MOST OWED: \$59984 PAY TERMS: MINIMUM \$194
 CREDIT LIMIT: \$60000
 PROPERTY
 STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
 >IN PRIOR 9 MONTHS FROM LAST UPDATE 1 TIME 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

MACYS A & S PH#: NOT AVAILABLE
 111 DUKE BLVD, MASON, OH 45040-8999

ACCT# 9220 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 11/1999 MOST OWED: \$623 CREDIT LIMIT: \$1200
 PAID OFF 12/1999
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

GEMB PH#: NOT AVAILABLE
 PO BOX 1103, DAYTON, OH 45401-1103

ACCT# 18566 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 08/1998 MOST OWED: \$298 CREDIT LIMIT: \$4100
 PAID OFF 02/2001
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

FLEET CC PH#: NOT AVAILABLE
 201 N TRYON ST, CHARLOTTE, NC 28255

ACCT# 1657 REVOLVING ACCOUNT
 ACCT CLOSED BY CREDIT GRANTOR CREDIT CARD
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 11/2000 MOST OWED: \$5266 CREDIT LIMIT: \$6400
 PAID OFF 09/2002
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 33 MONTHS FROM LAST UPDATE NEVER LATE

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SCOVER FINANCIAL SVC PH#: NOT AVAILABLE

PO BOX 15316, WILMINGTON, DE 19850-5316

ACCT# 2441 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 11/1995 MOST OWED: \$10050 CREDIT LIMIT: \$12000
 PAID OFF 07/2004
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

CHASE NA PH#: (800) 441-7681

880 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT# 4364 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 12/2004 BALANCE: \$5933 INDIVIDUAL ACCOUNT
 OPENED 12/2003 MOST OWED: \$9933 PAY TERMS: MINIMUM \$118
 CREDIT LIMIT: \$10000
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 13 MONTHS FROM LAST UPDATE NEVER LATE

CHASE MANHATTAN MORTGAGE PH#: (800) 848-9136

3415 VISION DR, COLUMBUS, OH 43219

ACCT# 6709 MORTGAGE ACCOUNT
 CONVENTIONAL REAL ESTATE MTG
 UPDATED 12/2004 BALANCE: \$150082 INDIVIDUAL ACCOUNT
 OPENED 02/2004 MOST OWED: \$151500 PAY TERMS: 360 MONTHLY \$1088
 FRD 723403816
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

GEMB/JCP PH#: NOT AVAILABLE

PO BOX 981400, EL PASO, TX 79998-1206

ACCT# 7135 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 04/1998 MOST OWED: \$111 CREDIT LIMIT: \$700
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

GEMB/JCP PH#: NOT AVAILABLE

PO BOX 981400, EL PASO, TX 79998-1206

ACCT# 7093 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 04/1998 MOST OWED: \$0 CREDIT LIMIT: \$700
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

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VSE NA PH#: (800) 441-7681

30 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT# 4725 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 12/2004 BALANCE: \$7 INDIVIDUAL ACCOUNT
 OPENED 08/2000 MOST OWED: \$11797 PAY TERMS: MINIMUM \$7
 CREDIT LIMIT: \$17000

STATUS AS OF 12/2004: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 8932 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 12/1995 MOST OWED: \$0 CREDIT LIMIT: \$12500
 PAID OFF 09/2002
 STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
 IN PRIOR 41 MONTHS FROM LAST UPDATE NEVER LATE

CITIBANK NA PH#: NOT AVAILABLE

PO BOX 6241, SIOUX FALLS, SD 57117-6241

ACCT# 4057 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 12/2004 BALANCE: \$19863 INDIVIDUAL ACCOUNT
 OPENED 06/1996 PAY TERMS: MINIMUM \$413
 CREDIT LIMIT: \$25000

STATUS AS OF 12/2004: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

MBNA AMERICA PH#: (800) 421-2110

PO BOX 17054, WILMINGTON, DE 19884

ACCT# 3520 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 12/2004 BALANCE: \$33114 INDIVIDUAL ACCOUNT
 OPENED 08/2001 MOST OWED: \$34114 PAY TERMS: MINIMUM \$15
 CREDIT LIMIT: \$35000

STATUS AS OF 12/2004: PAID OR PAYING AS AGREED

IN PRIOR 41 MONTHS FROM LAST UPDATE NEVER LATE

COUNTRYWIDE HOME LOANS PH#: (800) 203-4951

CREDIT REPORTING SV416, 450 AMERICAN ST, SIMI VALLEY, CA 93065

ACCT# 13836 MORTGAGE ACCOUNT
 CONVENTIONAL REAL ESTATE MTG
 UPDATED 11/2004 BALANCE: \$202902 INDIVIDUAL ACCOUNT
 OPENED 04/2004 MOST OWED: \$204000 PAY TERMS: 360 MONTHLY \$1516
 STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
 IN PRIOR 5 MONTHS FROM LAST UPDATE NEVER LATE

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AMERICAN EXPRESS PH#: (800) 297-5626
 4130 LIBERTY AVE, PITTSBURGH, PA 15222-4704

ACCT# 18560 LINE OF CREDIT ACCOUNT
 HOME EQUITY LOAN
 UPDATED 11/2004 BALANCE: \$35815 INDIVIDUAL ACCOUNT
 OPENED 06/2002 MOST OWED: \$35815 PAY TERMS: MINIMUM \$171
 CREDIT LIMIT: \$36000

STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
 IN PRIOR 29 MONTHS FROM LAST UPDATE NEVER LATE

CHASE MANHATTAN BK PH#: (800) 462-2076
 900 STEWART AVE, GARDEN CITY, NY 11530

ACCT# 2071 REVOLVING ACCOUNT
 LINE OF CREDIT
 UPDATED 11/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 10/1996 MOST OWED: \$2000 CREDIT LIMIT: \$2000
 STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

MBNA AMERICA PH#: (800) 421-2110
 PO BOX 17054, WILMINGTON, DE 19884

ACCT# 2845 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER LINE OF CREDIT
 UPDATED 10/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 05/2002 MOST OWED: \$0 CREDIT LIMIT: \$5500
 STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
 IN PRIOR 11 MONTHS FROM LAST UPDATE NEVER LATE

MBNA AMERICA PH#: (800) 421-2110
 PO BOX 17054, WILMINGTON, DE 19884

ACCT# 16216 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 10/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 09/1998 MOST OWED: \$20313 CREDIT LIMIT: \$5000
 PAID OFF 09/2004
 STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

CITI CARDS PH#: NOT AVAILABLE

8725 W SAHARA AVE, MC 02/02/03, THE LAKES, NV 89163-7802

ACCT# 15721 REVOLVING ACCOUNT
 CLOSED CREDIT CARD
 UPDATED 06/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 04/1996 MOST OWED: \$176 CREDIT LIMIT: \$15000
 PAID OFF 01/2000
 STATUS AS OF 06/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

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CITIBANK PH#: NOT AVAILABLE
 PO BOX 6033, HAGERSVILLE, MD 21747-6003

ACCT# 13530 REVOLVING ACCOUNT
 CLOSED CHARGE ACCOUNT
 UPDATED 05/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 09/1998 MOST OWED: \$0 CREDIT LIMIT: \$200
 CLOSED 04/2004

STATUS AS OF 05/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

WATERFIELD MORTGAGE CO PH#: (219) 434-8411

7500 W JEFFERSON BLVD, POB 1289, FORT WAYNE, IN 46804-4165
 ACCT# 0958 MORTGAGE ACCOUNT
 CLOSED CONVENTIONAL REAL ESTATE MTG
 UPDATED 04/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 07/2001 MOST OWED: \$148298 PAY TERMS: 348 MONTHLY \$1275
 CLOSED 04/2004 FANNIE MAE # 1682435188
 STATUS AS OF 04/2004: PAID OR PAYING AS AGREED
 IN PRIOR 30 MONTHS FROM LAST UPDATE NEVER LATE

CHASE MANHATTAN MORTGAGE PH#: (800) 848-9136

3415 VISION DR, COLUMBUS, OH 43219
 ACCT# 11061 MORTGAGE ACCOUNT
 CLOSED FHA REAL ESTATE MORTGAGE
 UPDATED 02/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 03/1999 MOST OWED: \$156442 PAY TERMS: 360 MONTHLY
 CLOSED 02/2004
 STATUS AS OF 02/2004: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

DAIMLERCHRYLER SRV NTO PH#: (503) 293-6100

PO BOX 685, ROANOKE, TX 76262
 ACCT# .2184 INSTALLMENT ACCOUNT
 CLOSED AUTO LEASE
 UPDATED 11/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 01/2000 MOST OWED: \$3537 PAY TERMS: 6 MONTHLY \$589
 CLOSED 10/2003
 STATUS AS OF 11/2003: PAID OR PAYING AS AGREED
 IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

CITIBANK UCS PH#: (904) 954-7500
 8787 BAYPTNE RD, JACKSONVILLE, FL 32256-8528

ACCT# 1981 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 11/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 10/1998 CREDIT LIMIT: \$8300
 CLOSED 07/2003
 STATUS AS OF 11/2003: PAID OR PAYING AS AGREED
 IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

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AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 8202 REVOLVING ACCOUNT

ACCOUNT CLOSED BY CONSUMER CREDIT CARD

UPDATED 08/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 12/1995 MOST OWED: \$0

CLOSED 11/1998

STATUS AS OF 08/2002: PAID OR PAYING AS AGREED

IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 7402 OPEN ACCOUNT

ACCOUNT CLOSED BY CONSUMER CREDIT CARD

UPDATED 08/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 02/1995 MOST OWED: \$0

CLOSED 09/1998

STATUS AS OF 08/2002: PAID OR PAYING AS AGREED

IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

FST USA BK PH#: (800) 955-9900

DEPT OH1-0552, 800 BROOKSEdge BV 3 WEST

WESTERVILLE, OH 43081-0552

ACCT# 5210 REVOLVING ACCOUNT

ACCOUNT CLOSED BY CONSUMER CREDIT CARD

UPDATED 04/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 01/1999 MOST OWED: \$5479 CREDIT LIMIT: \$5400

CLOSED 01/2002

STATUS AS OF 04/2002: PAID OR PAYING AS AGREED

IN PRIOR 46 MONTHS FROM LAST UPDATE NEVER LATE

WATERFIELD MORTGAGE CO PH#: (219) 434-8411

7500 W JEFFERSON BLVD, POB 1289, FORT WAYNE, IN 46804-4165

ACCT# 1915 MORTGAGE ACCOUNT

CLOSED CONVENTIONAL REAL ESTATE MTG

UPDATED 01/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 06/2000 MOST OWED: \$149400 PAY TERMS: 360 MONTHLY \$1356

CLOSED 07/2001 FANNIE MAE # 1674855036

STATUS AS OF 01/2002: PAID OR PAYING AS AGREED

IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 17802 OPEN ACCOUNT

ACCT CLOSED BY CREDIT GRANTOR CREDIT CARD

UPDATED 11/2001 BALANCE: \$0 ACCOUNT RELATIONSHIP TERMINATED

OPENED 09/1994 MOST OWED: \$0

CLOSED 10/1997

STATUS AS OF 11/2001: PAID OR PAYING AS AGREED

IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

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USE NA PH#: (800) 356-5555
 30 BROOKS EDGE BLVD, WESTERVILLE, OH 43081
 ACCT# 3160 LINE OF CREDIT ACCOUNT
 ACCOUNT CLOSED BY CONSUMER LINE OF CREDIT
 UPDATED 05/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 12/1996 MOST OWED: \$0 CREDIT LIMIT: \$300
 CLOSED 03/1997
 STATUS AS OF 05/2001: PAID OR PAYING AS AGREED

CITIBANK UCS PH#: (904) 954-7500
 8787 BAYPINE RD, JACKSONVILLE, FL 32256-8528
 ACCT# 7306 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 07/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 05/1998 CREDIT LIMIT: \$6000
 CLOSED 09/1998
 STATUS AS OF 07/2000: PAID OR PAYING AS AGREED
 IN PRIOR 25 MONTHS FROM LAST UPDATE NEVER LATE

AMERICAN HONDA FINANCE PH#: (800) 445-1358
 PO BOX 6070, CYPRESS, CA 90630-6070
 ACCT# 0001 INSTALLMENT ACCOUNT
 CLOSED AUTOMOBILE
 UPDATED 04/2000 BALANCE: \$0 JOINT ACCOUNT
 OPENED 09/1996 MOST OWED: \$23055 PAY TERMS: 60 MONTHLY \$481
 CLOSED 04/1999 00833 1HGCD5637TA273825
 STATUS AS OF 04/2000: PAID OR PAYING AS AGREED
 IN PRIOR 24 MONTHS FROM LAST UPDATE NEVER LATE

FIRST USA BANK PH#: (800) 368-4535
 201 N WALNUT ST, WILMINGTON, DE 19801-2920
 ACCT# 15705 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 08/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 03/1998 MOST OWED: \$2500 CREDIT LIMIT: \$6000
 PAID OFF 06/1999
 STATUS AS OF 08/1999: PAID OR PAYING AS AGREED
 IN PRIOR 13 MONTHS FROM LAST UPDATE NEVER LATE

NORWEST FINANCE PH#: (516) 499-0680
 1842 P EAST JERICHO, HUNTINGTON, NY 11743
 ACCT# 3102 REVOLVING ACCOUNT
 CLOSED CHARGE ACCOUNT
 UPDATED 06/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 08/1998 MOST OWED: \$0 CREDIT LIMIT: \$2500
 CLOSED 06/1999
 STATUS AS OF 06/1999: PAID OR PAYING AS AGREED
 IN PRIOR 11 MONTHS FROM LAST UPDATE NEVER LATE

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TICORP MORTGAGE INC PH#: (800) 283-7918
 PO BOX 9442 DEPT 0251, GAITHERSBURG, MD 20898

ACCT#	0397	MORTGAGE ACCOUNT
CLOSED		CONVENTIONAL REAL ESTATE MTG
UPDATED	04/1999	BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED	03/1997	MOST OWED: \$100800 PAY TERMS: 360 MONTHLY \$879
CLOSED	04/1999	
STATUS AS OF 04/1999: PAID OR PAYING AS AGREED		
IN PRIOR 12 MONTHS FROM LAST UPDATE NEVER LATE		

FLEET SVCS CORP PH#: NOT AVAILABLE
 201 N TRYON ST, CHARLOTTE, NC 28255

ACCT#	1715	INSTALLMENT ACCOUNT
		AUTOMOBILE
UPDATED	10/1996	BALANCE: \$0 JOINT ACCOUNT
OPENED	03/1995	MOST OWED: \$10586 PAY TERMS: 60 MONTHLY \$228
PAID OFF	09/1996	
STATUS AS OF 10/1996: PAID OR PAYING AS AGREED		

CHASE MANHATTAN BANK PH#: (800) 482-4273
 880 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT#	8694	REVOLVING ACCOUNT
CLOSED		CREDIT CARD
UPDATED	03/1996	BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED	01/1995	CREDIT LIMIT: \$500
CLOSED	10/1995	
STATUS AS OF 03/1996: PAID OR PAYING AS AGREED		

CITIBANK CBSD NA PH#: (800) 950-5114
 PO BOX 6241, SIOUX FALLS, SD 57117-6241

ACCT#	9593	REVOLVING ACCOUNT
		CREDIT CARD
UPDATED	12/1995	ACCOUNT RELATIONSHIP TERMINATED
OPENED	05/1994	
STATUS AS OF 12/1995: PAID OR PAYING AS AGREED		

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
 REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
CAPITAL ONE BANK	INDIVIDUAL	08/09/2004
10800 NUCKOLS ROAD, GLEN ALLEN, VA 23060 PH#: (000) 000-0001		
DISCOVER FINANCIAL	INDIVIDUAL	07/29/2004
6500 NEW, NEW ABANY, OH 43054 PH#: NOT AVAILABLE		
T-MOBILE	INDIVIDUAL	06/08/2004
12920 SE 38TH ST, BELLEVUE, WA 98006 PH#: (800) 318-9270		
GREENPOINT MORTGAGE VIA IR/CR DATA OF ILLINOIS	INDIVIDUAL	04/27/2004
13030 EUCLID ST, GARDEN GROVE, CA 92843 PH#: (630) 420-7585		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
MBNA AMERICA DELAWAR VIA LANDSAFE CREDIT	INDIVIDUAL	04/05/2004
155 N LAKE AVE, PASADENA, CA 91101 PH#: NOT AVAILABLE		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
MBNA AMERICA (DELAWARE)	INDIVIDUAL	04/05/2004
PO BOX 17054, WILMINGTON, DE 19850 PH#: NOT AVAILABLE		

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RESCRIBER NAME	INQUIRY TYPE	DATE
NA AMERICA (DEL)N.A.	INDIVIDUAL	04/05/2004
P O BOX, WLMINGTON, DE 19850 PH#: NOT AVAILABLE		
CONCORD MORTGAGE COR VIA ADVANTAGE CREDIT	INDIVIDUAL	03/25/2004
15 W STRONG STREET, PENSACOLA, FL 32501 PH#: (850) 470-9336		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
LYONS MORTGAGE SERVI VIA FAC/REP MTG	INDIVIDUAL	03/18/2004
12395 FIRST AMERIC, POWAY, CA 92064 PH#: (800) 637-2422		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CHASE MANHATTAN BANK	INDIVIDUAL	12/16/2003
4915 INDEPENDENCE , TAMPA, FL 33634 PH#: NOT AVAILABLE		
GMAC Mortgage Corpor VIA DITECH.COM	INDIVIDUAL	12/12/2003
3200 PARK CENTER D, COSTA MESA, CA 92626 PH#: NOT AVAILABLE		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CHASE MANHATTAN VIA KROLL FACTUAL DATA	INDIVIDUAL	12/03/2003
15 HOWARD STREET, FRAMINGHAM, MA 01702 PH#: (508) 875-5266		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
DITECH.COM	INDIVIDUAL	11/29/2003
3200 PARK CENTER D, COSTA MESA, CA 92626 PH#: NOT AVAILABLE		
JP MORGAN CHASE	INDIVIDUAL	11/07/2003
4915 INDEPENDENCE , TAMPA, FL 33634 PH#: NOT AVAILABLE		
FRANKLIN FIRST FINAN VIA INFORMATION CENTRAL	INDIVIDUAL	10/31/2003
14-41 150TH ST 2ND, WHITESTONE, NY 11357 PH#: (718) 746-8400		
PERMISSIBLE PURPOSE = WRITTEN AUTHORIZATION		
102 WATERFIELD FINAN VIA CBCINNOVIS/CBCINNOVIS	INDIVIDUAL	10/07/2003
170 E TOWER ST, COLOMBUS, OH 43215 PH#: (614) 222-4319		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CHASE VIA CHASE	INDIVIDUAL	07/10/2003
20 CLINTON AVE S, ROCHESTER, NY 14604 PH#: (716) 258-6205		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CHASE MANHATTAN VIA KROLL FACTUAL DATA	INDIVIDUAL	06/19/2003
15 HOWARD STREET, FRAMINGHAM, MA 01702 PH#: (508) 875-5266		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
102 WATERFIELD FINAN VIA CBCINNOVIS/CBCINNOVIS	INDIVIDUAL	06/05/2003
170 E TOWER ST, COLOMBUS, OH 43215 PH#: (614) 222-4319		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
224 MORTGAGE SUPPORT VIA CENDANT MORTGAGE	INDIVIDUAL	06/03/2003
MAIL STOP APP4 300, MOUNT LAUREL, NJ 08054 PH#: (856) 917-9901		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
HOME LOAN & INVESTME VIA OCEAN BANK FSB	INDIVIDUAL	05/27/2003
2 ALTIERI WAY, WARWICK, RI 02886 PH#: (401) 739-8800		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
102 WATERFIELD FINAN VIA CBCINNOVIS/CBCINNOVIS	INDIVIDUAL	05/15/2003
170 E TOWER ST, COLOMBUS, OH 43215 PH#: (614) 222-4319		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
FRANKLIN FIRST FINAN VIA LSI CREDIT SERVICES	INDIVIDUAL	05/14/2003
918 ULSTER AVE, KINGSTON, NY 12401 PH#: (800) 322-3880		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
PETRO/ASTORIA	INDIVIDUAL	02/25/2003
48 HARBOR PRK DR, PORT WASHINGTO, NY 11050 PH#: (516) 686-2000		

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THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE. THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT. THESE INQUIRIES ARE NOT SEEN BY ANYONE BUT YOU AND THEY DO NOT AFFECT YOUR CREDIT SCORE.

SUBSCRIBER NAME	DATE
ACE INA	01/2003
5404 CYPRESS CENTER DR, TAMPA, FL 33609-1044	PH#: NOT AVAILABLE
AIG	11/2003
505 CARR RD, WILMINGTON, DE 19809-2800	PH#: NOT AVAILABLE
HOMEOWNERS	01/2004
4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339	PH#: NOT AVAILABLE
AMERICAN EXPRESS PROPERTY	04/2004
1400 LOMBARDI AVE, GREEN BAY, WI 54304-3922	PH#: NOT AVAILABLE
ADVANCED FINANCIAL SERVICES	10/2004
25 ENTERPRISE CTR, MIDDLETOWN, RI 02842-5201	PH#: NOT AVAILABLE

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW).

SUBSCRIBER NAME	DATE
COVER FINANCIAL SVC	02/2003
PO BOX 15316, WILMINGTON, DE 19850-5316	PH#: NOT AVAILABLE
CITIBANK	02/2003
PO BOX 6003, HAGERSTOWN, MD 21747-6003	PH#: NOT AVAILABLE
CITIBANK NA	02/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	02/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
PMI MORTGAGE INSURANCE C	02/2003
601 MONTGOMERY ST, SAN FRANCISCO, CA 94111-2603	PH#: (415) 291-6272
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	
CITIBANK NA	03/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	03/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
AT&T - CCS	03/2003
295 N MAPLE AVE, BASKING RIDGE, NJ 07920-1002	PH#: NOT AVAILABLE
AMERICAN EXPRESS	04/2003
2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704	PH#: (800) 297-5626
CITIBANK NA	04/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
CITIBANK NA	04/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	04/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
SET CC	05/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
CITIBANK USA NA-SEARS	05/2003
13200 SMITH RD, CLEVELAND, OH 44130	PH#: NOT AVAILABLE

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3SCRIBER NAME	DATE
TERFIELD MORTGAGE CO	05/2003
7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205	
PMI MORTGAGE INSURANCE C	05/2003
601 MONTGOMERY ST, SAN FRANCISCO, CA 94111-2603 PH#: (415) 291-6272	
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	
CITIBANK NA	06/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	06/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419 PH#: (302) 791-4400	
CITIBANK NA	07/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
CITIBANK UCS	07/2003
PO BOX 44194, JACKSONVILLE, FL 32231-4194 PH#: NOT AVAILABLE	
FLEET CC	08/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
AMERERICAN EXPRESS	08/2003
2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626	
FLEET CC	09/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
PMI MORTGAGE INSURANCE C	09/2003
601 MONTGOMERY ST, SAN FRANCISCO, CA 94111-2603 PH#: (415) 291-6272	
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	
WATERFIELD MORTGAGE CO	09/2003
7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205	
AMERICAN EXPRESS	10/2003
2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626	
CITIBANK NA	10/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	10/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
CITIBANK NA	11/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	11/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	12/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
CITIBANK NA	12/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
CITIBANK NA	01/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
WATERFIELD MORTGAGE CO	01/2004
7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205	
FLEET CC	01/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
CITIBANK NA	02/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	02/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	03/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
AMERICAN EXPRESS	04/2004
2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626	
FLEET CC	04/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	

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RESCRIBER NAME	DATE
CITIBANK NA	04/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
CITIBANK NA	05/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	05/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
WATERFIELD MORTGAGE CO	05/2004
7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205	
CITIBANK NA	06/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	06/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
T-MOBILE	06/2004
12920 SE 38TH ST, BELLEVUE, WA 98006 PH#: (800) 937-8997	
T-MOBILE	06/2004
12920 SE 38TH ST, BELLEVUE, WA 98006 PH#: (800) 937-8997	
AMERERICAN EXPRESS	07/2004
2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626	
CITIBANK NA	07/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	07/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
CITIBANK NA	08/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
CITIBANK NA	09/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	09/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
CITIBANK NA	10/2004
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	10/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
AMERERICAN EXPRESS	11/2004
2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626	
DISCOVER FINANCIAL SVCS	12/2004
2500 LAKE COOK RD, RIVERWOODS, IL 60015-3851 PH#: NOT AVAILABLE	

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-- OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. IF YOU PROVIDE A CONSUMER STATEMENT THAT CONTAINS MEDICAL INFORMATION RELATED TO SERVICE PROVIDERS OR MEDICAL PROCEDURES, THEN YOU EXPRESSLY CONSENT TO TRANSUNION INCLUDING THIS INFORMATION IN EVERY CREDIT REPORT WE ISSUE ABOUT YOU.

IF THERE HAS BEEN A CHANGE IN YOUR CREDIT HISTORY RESULTING FROM OUR INVESTIGATION, OR IF YOU ADD A CONSUMER STATEMENT, YOU MAY REQUEST THAT TRANSUNION SEND AN UPDATED REPORT TO THOSE WHO RECEIVED YOUR REPORT WITHIN THE LAST TWO YEARS FOR EMPLOYMENT PURPOSES, OR WITHIN THE LAST ONE YEAR FOR ANY OTHER PURPOSE.

IF INTERESTED, YOU MAY ALSO REQUEST A DESCRIPTION OF HOW THE INVESTIGATION WAS CONDUCTED ALONG WITH THE NAME, ADDRESS AND TELEPHONE NUMBER OF ANYONE WE CONTACTED FOR INFORMATION.

SHOULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

BY MAIL:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

BY PHONE:

100-916-8800

BUSINESS HOURS IN YOUR TIME ZONE ARE:

8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.

PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE AVAILABLE.